

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bradley E. Monninger
Susan M. Monninger
Debtor(s)

Case No. 20-03376-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 08, 2021

User: AutoDocket
Form ID: pdf002

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Bradley E. Monninger, Susan M. Monninger, 5518 Montgomery Church Road, Greencastle, PA 17225-9318
cr	+ American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
5375713	+ Accumed Billing Services, 449 Eisenhower Blvd. Ste !20, Harrisburg, PA 17111-2301
5377163	+ American Express National Bank, c/o Zwicker & Associates, P.C., 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
5382061	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5375715	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5375719	+ Chambersburg Hospital, 760 E. Washington Street, Chambersburg, PA 17201-2751
5375721	+ Christianne Schoedel MD, PO Box 14099, Belfast, ME 04915-4034
5375722	+ Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5375723	+ Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5375724	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
5375725	+ Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5380679	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5375731	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5382396	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
5375735	+ Rocket loans, Attn: Bankruptcy, 1274 Library St, Detroit, MI 48226-2256
5375736	+ Summit Physician Services, 785 5th Avenue, Suite 3, Chambersburg, PA 17201-4232
5381675	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
5375742	+ Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
5377737	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
5375743	+ Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
5375744	Wellspring Health, PO Box 15119, York, PA 17405-7119

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 08 2021 19:12:48	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5375714	Email/Text: ebn@americollect.com	Jan 08 2021 19:10:00	Americollect, PO Box 1690, Manitowoc, WI 54221-1690
5375716	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jan 08 2021 19:12:41	Best Egg, Attn: Bankruptcy, 1523 Concord Pike, Ste 201, Wilmington, DE 19803-3656
5375726	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 08 2021 19:09:00	Citizens Bank, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
5377627	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 08 2021 19:09:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
5375717	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 08 2021 19:12:13	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5383317	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 08 2021 19:12:45	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC

		28272-1083
5375727	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 08 2021 19:10:00 Comenity - Wayfair, PO Box 659617, San Antonio, TX 78265-9617
5378364	Email/Text: mrdiscen@discover.com	Jan 08 2021 19:09:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
5375728	+ Email/Text: mrdiscen@discover.com	Jan 08 2021 19:09:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5381904	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 08 2021 19:10:00 HYUNDAI CAPITAL AMERICA DBA, HYUNDAI MOTOR FINANCE, PO BOX 20809, FOUNTAIN VALLEY, CA 92728-0809
5375729	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 08 2021 19:10:00 Hyundai Finance, PO Box 650805, Dallas, TX 75265-0805
5375720	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 08 2021 19:12:11 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5375730	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 08 2021 19:09:00 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5375732	+ Email/PDF: pa_dc_claims@navient.com	Jan 08 2021 19:12:49 Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
5379011	Email/PDF: pa_dc_claims@navient.com	Jan 08 2021 19:11:40 Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5375733	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 08 2021 19:10:45 Navy FCU, Attn: Bankruptcy Dept, Po Box 3000, Merrifield, VA 22119-3000
5375734	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 08 2021 19:10:00 Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
5375737	+ Email/PDF: gecsedl@recoverycorp.com	Jan 08 2021 19:11:32 Synch Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5375738	+ Email/PDF: gecsedl@recoverycorp.com	Jan 08 2021 19:12:42 Synch/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5376177	+ Email/PDF: gecsedl@recoverycorp.com	Jan 08 2021 19:11:32 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5375739	+ Email/PDF: gecsedl@recoverycorp.com	Jan 08 2021 19:11:32 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5375740	+ Email/PDF: gecsedl@recoverycorp.com	Jan 08 2021 19:11:32 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5375741	Email/Text: bankruptcy@td.com	Jan 08 2021 19:10:00 TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
TOTAL: 24		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5375718		Capital One Bank Usa N

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 2 Susan M. Monninger ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Bradley E. Monninger ngp@mooney4law.com plattnr61895@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans LLC bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
Bradley E. Monninger
Susan M. Monninger

CHAPTER 13
CASE NO. _____

☒ ORIGINAL PLAN
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
☐ Number of Motions to Avoid Liens
☐ Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$40,500.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
12/20	11/25	675.00	0.00	675.00	40,500.00
				Total Payments:	\$40,500.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Hyundai Finance	2020 Hyundai Santa Fe Limited 2.4 AWD 2800 miles Vehicle:	1574
Quicken Loans	5518 Montgomery Church Rd Greencastle, PA 17225 Residence: Home we live in, 3 bedroom, two bathroom, 2 car garage.	9164

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
Wells Fargo Dealer Services	2013 Nissan Pathfinder 113005 miles Vehicle:

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 157.00 already paid by the Debtor, the amount of \$ 3,843.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☒ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: **November 23, 2020****/s/ Nicholas G. Platt****Nicholas G. Platt 327239**

Attorney for Debtor

/s/ Bradley E. Monninger**Bradley E. Monninger**

Debtor

/s/ Susan M. Monninger**Susan M. Monninger**

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.